

KML LAW GROUP, PC
A PROFESSIONAL CORPORATION
INCORPORATED IN THE COMMONWEALTH OF PENNSYLVANIA
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PHILADELPHIA, PA 19106
WWW.KMLLAWGROUP.COM

July 17, 2025

Marc McDonnell
104 Leland Trail
Hopatcong, NJ 07843

THIS LAW FIRM MAY BE CONSIDERED A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT.

IF YOU ARE IN BANKRUPTCY OR HAVE BEEN DISCHARGED IN BANKRUPTCY, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT INTENDED AS AN ATTEMPT TO COLLECT A DEBT OR AS AN ACT TO COLLECT, ASSESS, OR RECOVER ALL OR ANY PORTION OF THE DEBT FROM YOU PERSONALLY.

RE: Mortgage Company: Midland Mortgage
Loan No: [REDACTED]
Name: Marc McDonnell Marc McDonnell
Property Address: 104 Leland Trail Hopatcong, NJ, 07843

PAYOFF AMOUNT

This letter responds to your request for a payoff of the above referenced loan.

In connection with the above-captioned matter, the amount required to **PAYOFF** the outstanding loan balance including foreclosure costs and counsel fees is **\$305,579.71** effective through **July 28, 2025**.

It is possible that additional expenditures may be incurred by either the mortgage company or this firm in the interim period between the time these figures are generated and the time funds are tendered. We strive to avoid such expenditures to allow sufficient time to tender payment; but at times, such expenditures are unavoidable. In this event, only the FULL amount due will be accepted.

NOTE: We require that you pay the fees and costs actually incurred as of the date of your payment. The attorney's fees and costs set forth in this figure are the actually incurred fees and costs as of the date this figure was prepared. Some of the attorney's costs may have been paid out by our firm to third parties such as courts, sheriffs, and other service providers. Some portion of those amounts that have been paid out to other parties may be refunded to our firm after today or after you tender funds. Our firm is entitled to collect the reasonable and actually incurred fees and costs due and owing as of the date funds are received. Any amounts refunded by third parties after payment has been tendered, will be refunded by our office to our client to either be applied to your account or returned to the borrower, at our client's discretion. If the amount tendered is less than the total amount due on the date of your payment, the lender or servicer reserves the right to reject your payment and continue with the legal process.

Property Inspections Explained:

Inspection fees may be charged to your account by your lender for monthly inspections performed in accordance with the terms of the mortgage and the guidelines.

Principal Balance due	\$226,781.33
Interest	\$45,126.91
Escrow/Impound Advance	\$28,274.04
Accumulated Late Charge Balance	\$878.90
Release of Mortgage Fee	\$40.00
Property Inspections	\$535.00
Prior Atty FCL Fee	\$2,646.09
Bankruptcy Atty Fees and Costs	\$2,353.08
Credit	(\$1,055.64)
TOTAL AMOUNT DUE MORTGAGE COMPANY	<u>\$305,579.71</u>

PAYMENT INSTRUCTIONS:

We strongly encourage that funds be sent via **wire transfer** to the account set forth below.

If you choose to send by overnight mail, please send to MidFirst Bank, 999 NW Grand Blvd., Suite 410 Oklahoma City, OK 73118 with an overnight service that provides tracking options. You may also choose to pay by cash, cashier's check, certified bank check, money order, or attorney trust account check. Details on these options are noted below.

1. Bank Wire

MidFirst Bank

Oklahoma City, Oklahoma

ABA ROUTING NUMBER: [REDACTED]

ACCOUNT NUMBER: [REDACTED]

For Credit to:

Mortgage Loan#: [REDACTED]

Customer Name: Marc McDonnell

Attention: FCL/BK Funds

You may call Midfirst Bank at 1-800-552-3000 or via email at QuoteRequest@midfirst.com to confirm receipt.

2. Cashier's Check, Certified Bank Check/Attorney Trustee Check/Money Order(s):

Payment of this amount must be in the form of cashier's check, certified check, or attorney trust account check. Please make the funds payable to MidFirst Bank, 999 NW Grand Blvd., Suite 410 Oklahoma City, OK 73118. For your protection we strongly advise you send these types of funds via overnight mail with positive tracking options. Pennsylvania law requires us to include cash as an option, sending cash through the mail or delivery service or hand delivery may carry substantial risk.

Once funds have been tendered, please email Figures@kmlawgroup.com or call us at 866-413-2311 with the following information:, tracking number, check number and amount of the check, property address, and our KML File number of NJ78734BK. For wire transactions please provide the Federal Reference number or proof of wire from your bank.

Please try and send the funds THREE (3) DAYS PRIOR to the above date to allow processing and mailing to our client. We recommend that the payment be sent overnight delivery. Please call our office at 866-413-2311 to confirm that the funds were received. For immediate confirmation of funds please email figures@kmlawgroup.com and you will receive a confirmation email within 24 hours.

If your property is scheduled for sale within the next three business days, it is your responsibility to contact the sheriff to confirm the sale has been postponed or cancelled. Unless you have written confirmation from the Sheriff, MidFirst Bank or KML Law Group that the sale has been postponed or cancelled, you should assume the sale is proceeding as scheduled. If you have made payment as required and you have not received confirmation that the sale has been postponed or cancelled, please contact MidFirst Bank at 1-800-552-3000.

DO NOT SEND PARTIAL PAYMENTS, THEY WILL BE RETURNED TO YOU. If you do not have the full amount due, please contact our office and your Lender's home retention, workout or loss mitigation department.

FORECLOSURE WILL CONTINUE UNTIL FULL PAYMENT IS RECEIVED BY OUR OFFICE. THIS LETTER DOES NOT GRANT ANY EXTENSION OR GRACE PERIOD .

Wire sent date: _____ Confirmation# _____

Email address or fax number of sender: _____